

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PHILLIP C. RHODES
ALLISON M. RHODES
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-24823

Chapter 13

Document No.:

CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/18/2019 and confirmed on 2/4/20 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		309,489.84
Less Refunds to Debtor	4,689.24	
TOTAL AMOUNT OF PLAN FUND		304,800.60

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	15,587.59	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		18,587.59

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	KEYBANK NA S/B/M FIRST NIAGARA BANK Acct: 1703	0.00	95,057.98	0.00	95,057.98
	KEYBANK NA S/B/M FIRST NIAGARA BANK Acct: 1703	3,520.92	3,520.92	0.00	3,520.92
	MIDFIRST BANK SSB* Acct: 2735	66,650.31	66,650.31	7,099.95	73,750.26
					172,329.16

Priority					
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	PHILLIP C. RHODES Acct:	0.00	0.00	0.00	0.00
	PHILLIP C. RHODES Acct:	4,689.24	4,689.24	0.00	0.00
	STEIDL & STEINBERG PC Acct:	3,000.00	3,000.00	0.00	0.00
	PA DEPARTMENT OF LABOR & INDUSTRY Acct:	4,166.00	4,166.00	0.00	4,166.00
	INTERNAL REVENUE SERVICE* Acct: 8105	7,052.00	7,052.00	0.00	7,052.00
	PA DEPARTMENT OF REVENUE* Acct: 8611	2,484.44	2,484.44	0.00	2,484.44
	CITY & SCH DIST OF PGH(OCC TX) Acct:	1,878.18	1,878.18	0.00	1,878.18
	MIDFIRST BANK SSB* Acct: 2735	0.00	26,605.62	0.00	26,605.62
	RONDA J WINNECOUR TRUSTEE/CLERK Acct: XXXXXXXXXXXXXXXXXXXXXXXXO PC	195.03	195.03	0.00	195.03
					42,381.27

Unsecured					
	2414 MORGAN DEVELOPMENT++ Acct:	0.00	0.00	0.00	0.00
	AMERICAN EXPRESS	0.00	0.00	0.00	0.00

19-24823

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0413				
	AMERICAN EXPRESS NATIONAL BANK	17,649.47	8,401.72	0.00	8,401.72
	Acct: 1004				
	AMERICAN EXPRESS NATIONAL BANK	1,188.36	565.70	0.00	565.70
	Acct: 1007				
	BANK OF AMERICA NA**	20,994.04	9,993.84	0.00	9,993.84
	Acct: 7118				
	BANK OF AMERICA NA**	6,489.41	3,089.17	0.00	3,089.17
	Acct: 8497				
	BANK OF AMERICA NA**	13,136.77	6,253.53	0.00	6,253.53
	Acct: 6726				
	CHASE CARD SERVICES**	0.00	0.00	0.00	0.00
	Acct:				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	6,095.31	2,901.56	0.00	2,901.56
	Acct: 4932				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	4,655.53	2,216.18	0.00	2,216.18
	Acct: 3514				
	CHASE CARD SERVICES**	0.00	0.00	0.00	0.00
	Acct: 0424				
	CITIBANK NA**	2,584.06	1,230.10	0.00	1,230.10
	Acct: 6424				
	CITIBANK NA**	1,247.85	594.02	0.00	594.02
	Acct: 9527				
	RESURGENT RECEIVABLES LLC	5,997.34	2,854.92	0.00	2,854.92
	Acct: 4737				
	CITIZENS BANK	0.00	0.00	0.00	0.00
	Acct: 5599				
	COLOR ME MINE++	0.00	0.00	0.00	0.00
	Acct:				
	JEFFERSON CAPITAL SYSTEMS LLC*	1,918.98	913.50	0.00	913.50
	Acct: 4355				
	FIRST NATIONAL BANK OF OMAHA(*)	1,266.52	602.90	0.00	602.90
	Acct: 9235				
	FIRST NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: 2214				
	KEYBANK NA**	22,725.48	10,818.07	0.00	10,818.07
	Acct: 8959				
	KEYBANK NA**	37,058.08	17,640.85	0.00	17,640.85
	Acct: 6283				
	LANDO WEISBERG KELLY AND CO PC	134.34	134.34	0.00	134.34
	Acct:				
	PHLF	0.00	0.00	0.00	0.00
	Acct: 9210				
	PHLF	0.00	0.00	0.00	0.00
	Acct: 9206				
	RBS CITIZENS NA(*)	0.00	0.00	0.00	0.00
	Acct: 4737				
	SYNCHRONY BANK BY AIS INFOSOURCE	470.94	224.19	0.00	224.19
	Acct: 9316				
	PRA RECEIVABLES MANAGEMENT LLC - /	3,007.08	1,431.47	0.00	1,431.47
	Acct: 6819				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 4355				
	JEFFERSON CAPITAL SYSTEMS LLC*	2,089.02	994.44	0.00	994.44
	Acct: 2800				
	UNIVERSITY OF PITTSBURGH	0.00	0.00	0.00	0.00
	Acct:				
	GREAT LAKES HIGHER ED CORP	0.00	0.00	0.00	0.00
	Acct: 8581				
	DUQUESNE LIGHT COMPANY(*)	55.81	26.57	0.00	26.57

19-24823

Page 3 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0694				
	INTERNAL REVENUE SERVICE*	1,293.00	615.51	0.00	615.51
	Acct: 8105				
	PA DEPARTMENT OF REVENUE*	2,034.86	0.00	0.00	0.00
	Acct: 8292				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 6819				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	AP RHODES LLC	0.00	0.00	0.00	0.00
	Acct:				
	SPOTMOUTH LLC	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 71,502.58

TOTAL PAID TO CREDITORS 286,213.01

TOTAL CLAIMED

PRIORITY	15,775.65
SECURED	70,171.23
UNSECURED	152,092.25

Date: 01/28/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

PHILLIP C. RHODES
ALLISON M. RHODES
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-24823

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE